

WHAT IS CLAIMED IS:

1 *Sub* 1. A method of providing money or an item of value
 2 *A1* to an account-holder, the method comprising:
 3 identifying an account to a terminal;
 4 entering a personal identification number into the
 5 terminal;
 6 requesting money or an item of value based upon the
 7 account via a first type of transaction;
 8 forwarding the first type of transaction to a processor;
 9 forwarding the first type of transaction from the
 10 processor to a first network;
 11 forwarding the first type of transaction from the first
 12 network to a bank;
 13 making a denial of the first type of transaction;
 14 forwarding the denial to the processor;
 15 requesting money or an item of value based upon the
 16 account via a second type of transaction;
 17 forwarding the second type of transaction to the
 18 processor;
 19 forwarding the second type of transaction from the
 20 processor to a second network;
 21 forwarding the second type of transaction from the second
 22 network to the bank;
 23 making an approval of the second type of transaction;
 24 forwarding the approval to the processor; and
 25 instructing a money location to provide money or an item
 26 of value to the account-holder.

1 2. The method of claim 1 further comprising
 2 instructing the account-holder at the terminal to go to the
 3 money location.

1 3. The method of claim 1 further comprising
 2 providing a check to the money location, imprinting one of an
 3 ATM card, a POS card or a credit card on the check, and
 4 providing a copy of the check to the account-holder at the
 5 money location.

1 4. The method of claim 1 further comprising
2 providing cash at the money location to the account-holder.

1 5. The method of claim 1 wherein the first network
2 is an ATM network and the second network is a point-of-sale
3 network.

1 6. The method of claim 5 wherein the ATM network
2 and the POS network are integral.

1 7. The method of claim 1 wherein the terminal
2 issues a script to the account-holder and the account-holder
3 presents the script to the money location.

1 8. The method of claim 1 wherein the money
2 location inquires about the transaction from the processor in
3 order to be instructed to provide money or an item of value to
4 the account-holder.

1 9. The method of claim 1 wherein the processor
2 notifies the account-holder at the terminal of the denial of
3 the first type of transaction and asks the account-holder if
4 they would like to request the money or item of value via the
5 second type of transaction.

1 10. A terminal for providing cash to an account-
2 holder from an account, [with or without using a personal
3 identification number,] the terminal comprising:

4 means for receiving a card identifying the account;
5 means for entering information;
6 means for communicating with ATM networks and
7 point-of-sale networks; and
8 means for dispensing cash.

1 11. A method of providing money or an item of value
2 to an account-holder based on a bank account or a credit card
3 account without using a personal identification number, the
4 method comprising:

5 identifying the account to a terminal;
6 making a request for money or an item of value;
7 forwarding the request to a processor;
8 forwarding the request from the processor to a
9 point-of-sale network;
10 forwarding the request from the point-of-sale network to
11 the bank;
12 making an approval of the request;
13 forwarding the approval to the processor; and
14 instructing a money location to provide money or an item
15 of value to the account-holder.

1 12. The method of claim 11 further comprising
2 instructing the account-holder at the terminal to go the money
3 location.

1 13. The method of claim 11 further comprising
2 providing a check to the money location, imprinting one of an
3 ATM card, POS card or credit card on the check, and providing
4 a copy of the check to the account-holder at the money
5 location.

1 14. The method of claim 11 further comprising
2 providing cash at the money location to the account-holder.

1 15. The method of claim 11 wherein the terminal
issues a script to the account-holder and the account-holder
presents the script to the money location.

1 16. The method of claim 11 wherein the money
2 location inquires about the transaction from the processor in
3 order to be instructed to provide money or an item of value to
4 the account-holder.

1 17. The method of claim 11 wherein the processor
2 notifies the account-holder at the terminal of the denial of
3 the first type of transaction and asks the account-holder if

4 they would like to request the money or item of value via the
5 second type of transaction.

1 18. A method of paying on behalf of a person for
2 money, from an account of the person held by a custodian of
3 the account based on a bank account, the method comprising:
4 identifying the account to a terminal;
5 requesting the item from the account via a first type of
6 transaction;
7 forwarding the first type of transaction to a processor;
8 forwarding the first type of transaction from the
9 processor to a first network;
10 forwarding the first type of transaction from the first
11 network to the custodian of the account;
12 making a denial of the first type of transaction;
13 forwarding the denial to the processor;
14 requesting the item from the account via a second type of
15 transaction;
16 forwarding the second type of transaction to the
17 processor;
18 forwarding the second type of transaction from the
19 processor to a second network;
20 forwarding the second type of transaction from the second
21 network to the custodian of the account;
22 making an approval of the second type of transaction;
23 forwarding the approval to the processor; and
24 instructing the person to contact a dispenser of the item
25 of value and instructing the dispenser to provide the person
26 with the item of value.